**FIG. 1**

REPLACEMENT SHEET

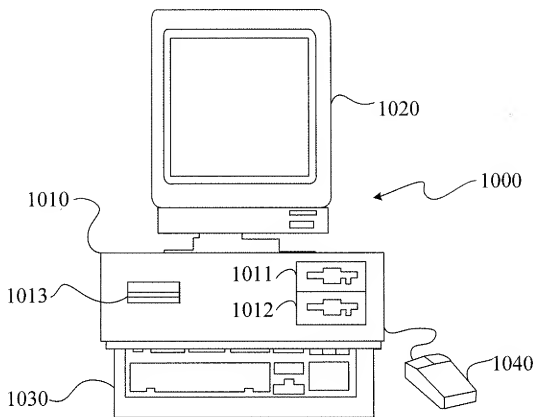


FIG. 2

REPLACEMENT SHEET

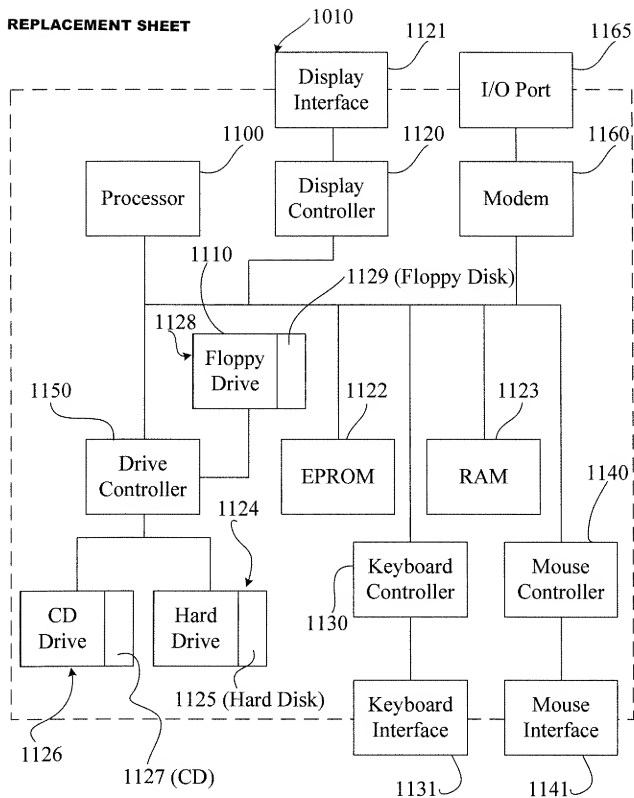


FIG. 3

REPLACEMENT SHEET

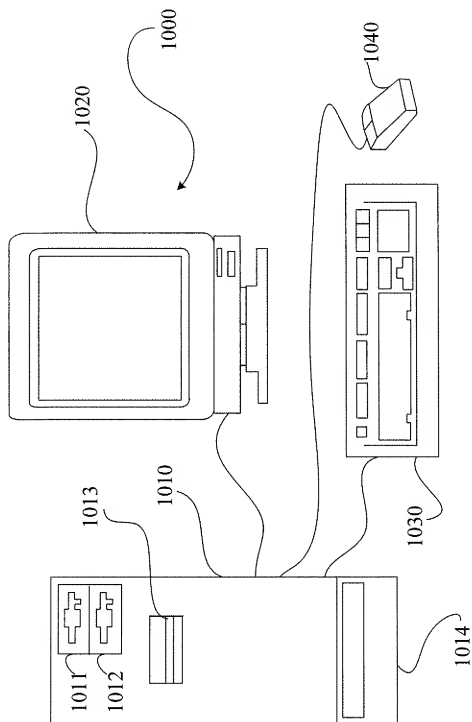


FIG. 4

REPLACEMENT SHEET

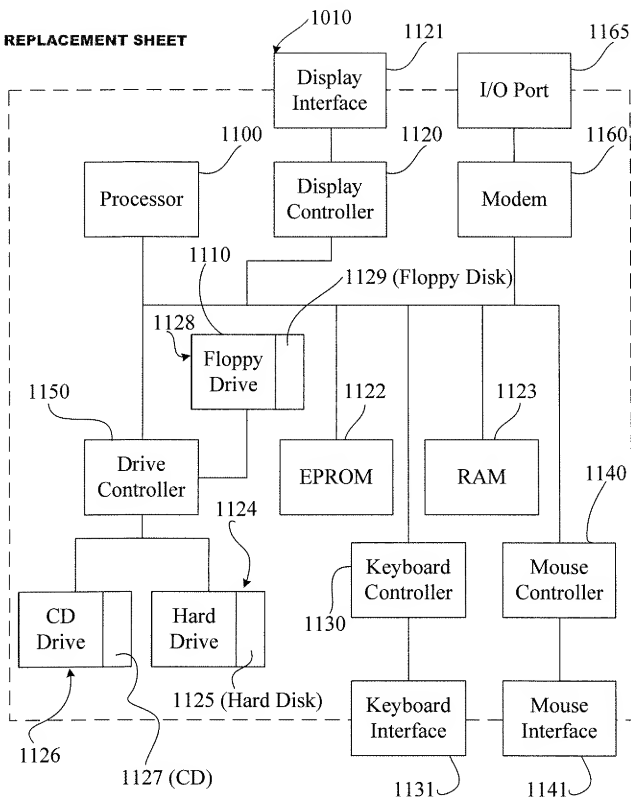


FIG. 5

REPLACEMENT SHEET

PAYMENT PAGE

Please enter the amount of the payment:

\$ 601

Please select a payee from the following list:

605

Cable Company
Acme Internet Traders
Bolt Electric Company

Submit your request:

610

FIG. 6

REPLACEMENT SHEET

701A	701 REGISTERED USER		701B STATUS	702 REGISTRATION DATE	703 NUMBER OF PAYMENTS	704 NUMBER NOT HONORED
	701 NAME	UNIQUE IDENTIFIER				
700	John Smith	4529-se-44	C	12/01/01	7	0
	Jane Doe	859-ru-485	O	05/18/00	45	0
	Fred Phelps	35-5-x-665	O	05/15/01	19	3
	Rhonda V'u	BRZ-5498	C	07/01/00	0	0
	Bob Doe	4g465df-4	O	03/25/99	212	4
	Denise Jones	37-465DE	O	09/09/00	31	0
	Bill Dee	64768	C	06/19/00	2	1
	Acme Grocery	46554-hy	O	04/26/00	486	0
705	Dianne Spry	65-p15-46	C	07/19/00	24	0

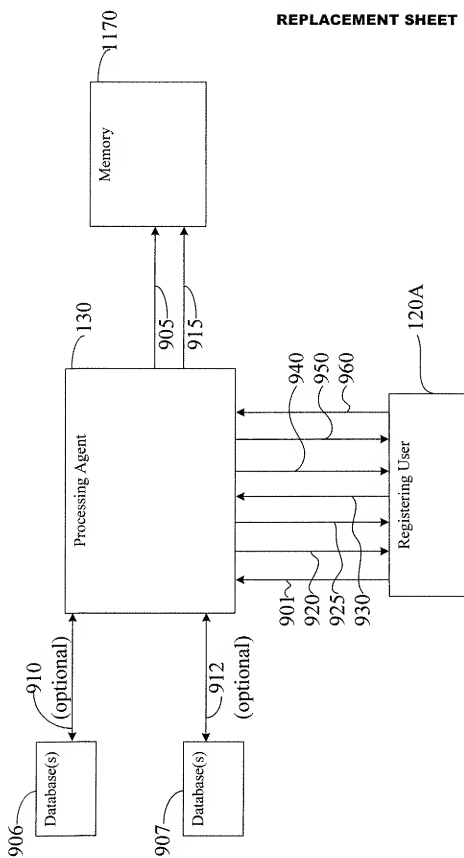
FIG. 7

REPLACEMENT SHEET

The diagram shows a table with six columns. Callout 800 points to the entire table. Callout 801 points to the first column (Payee). Callout 802 points to the second column (Preferred Status). Callout 803 points to the third column (First Payment Date). Callout 804 points to the fourth column (Number of Payments). Callout 805 points to the fifth column (Number Not Honored).

PAYEE	PREFERRED STATUS	FIRST PAYMENT DATE	NUMBER OF PAYMENTS	NUMBER NOT HONORED
Cable Company	Y	12/01/01	1593	17
Josh Reading		05/18/00	1	1
Mid Atlantic Tire		05/15/01	259	0
Acme Internet Traders	Y	07/01/00	17859	106
Suzy Myers		03/25/99	1	0
Corner Shoe Repair		09/09/00	31	0
Peggy Wilson		06/19/00	2	1
Bolt Electric Company	Y	04/26/00	486	0
XYZ Department Store		07/19/00	924	74

FIG. 8

**FIG. 9**

REPLACEMENT SHEET

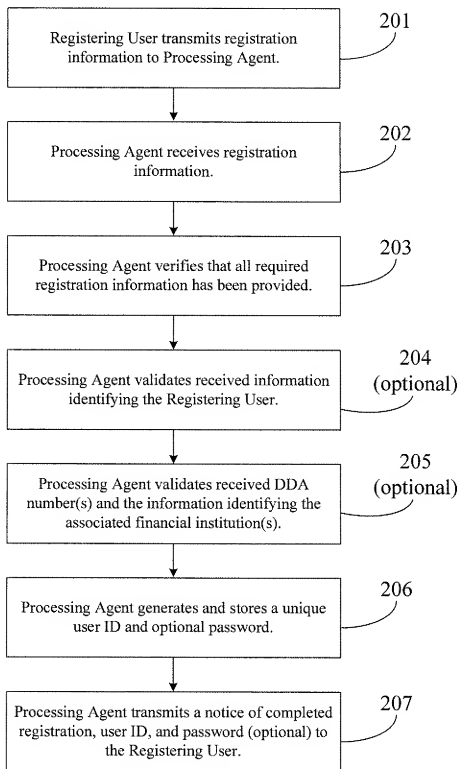


FIG. 10A

REPLACEMENT SHEET

From step 203 of Figure 10A

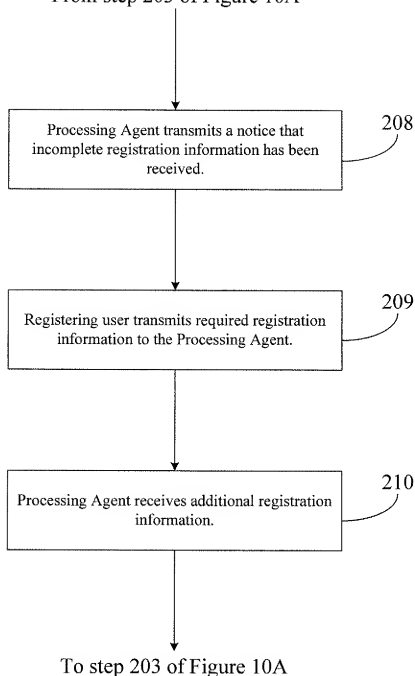


FIG. 10B

REPLACEMENT SHEET

From step 204 of Figure 10A

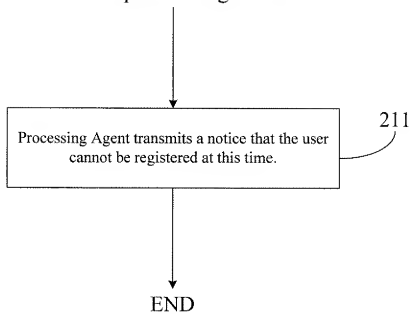


FIG. 10C

REPLACEMENT SHEET

From step 205 of Figure 10A

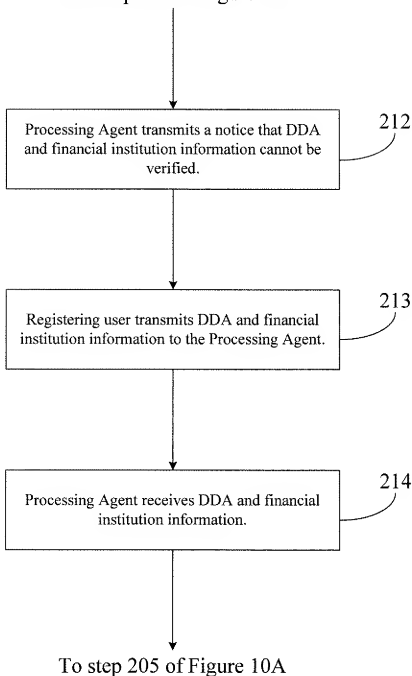


FIG. 10D

REPLACEMENT SHEET

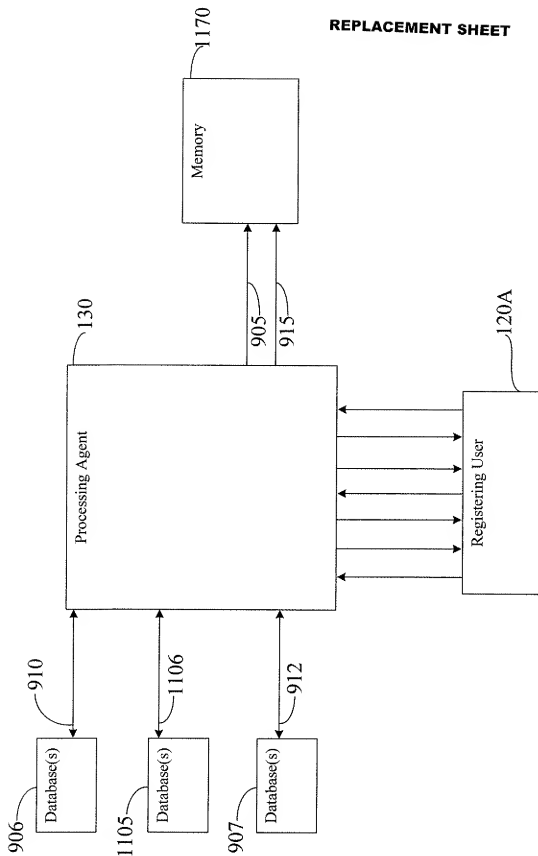


FIG. 11

REPLACEMENT SHEET

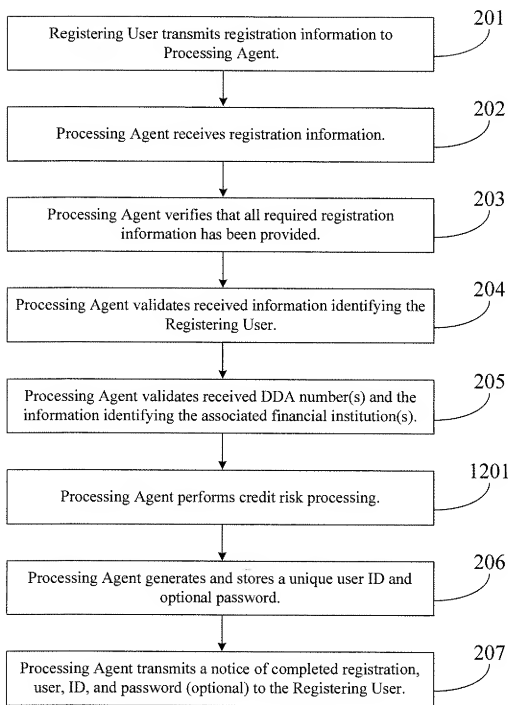


FIG. 12

REPLACEMENT SHEET

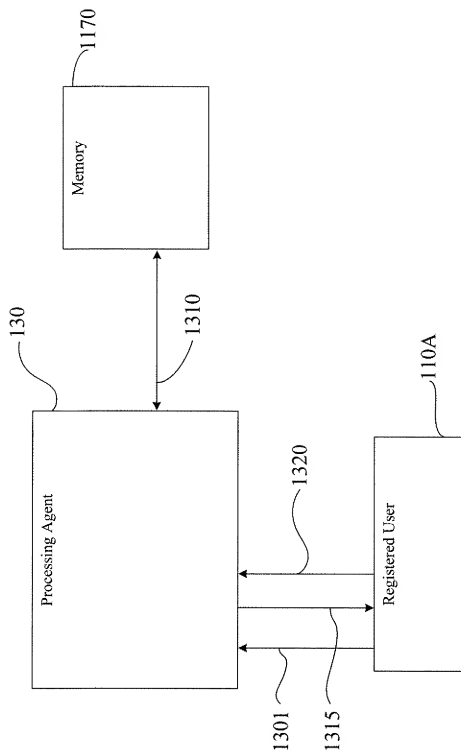


FIG. 13

REPLACEMENT SHEET

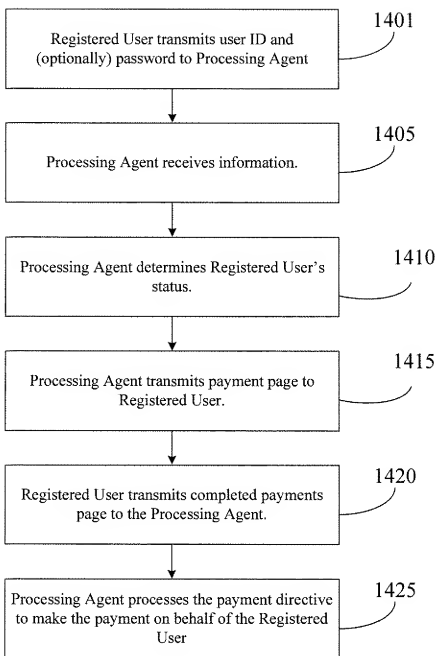


FIG. 14

REPLACEMENT SHEET

1500

PAYMENT PAGE

Please enter the amount of the payment:

\$

Please enter the name of the payee to whom you wish payment be made on your behalf:

Submit your request:

1501

1505

1510

FIG. 15